

Information to identify the case:

Debtor 1	Tracey L. Grady	Social Security number or ITIN	xxx-xx-4712
	First Name Middle Name Last Name	EIN	__-____
Debtor 2 (Spouse, if filing)	Patrick G. Grady	Social Security number or ITIN	xxx-xx-4409
	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Northern District of Illinois		Date case filed for chapter	7 8/30/16
Case number: 16-27742			

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Tracey L. Grady	Patrick G. Grady
2. All other names used in the last 8 years		
3. Address	1103 Chesapeake Court Palatine, IL 60074	414 Gregory Ave. #1C Glendale Heights, IL 60139
4. Debtor's attorney Name and address	Randall A Wolff Randall A. Wolff & Associates, Ltd. 3325 N Arlington Heights Road #500 Arlington Heights, IL 60004	Contact phone 847 222-9465 Email: randall@rwofflaw.com
5. Bankruptcy trustee Name and address	David P Leibowitz ESQ Lakelaw 53 West Jackson Boulevard Suite 1610 Chicago, IL 60604	Contact phone 847-249-9100 Email: dleibowitz@lakelaw.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 9/1/16
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 22, 2016 at 01:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Debtors must bring a picture ID and proof of their Social Security Number.	Location: 219 South Dearborn, Office of the U.S. Trustee, 8th Floor, Room 800, Chicago, IL 60604
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 11/21/16 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Tracey L. Grady
 Patrick G. Grady
 Debtors

Case No. 16-27742-CAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: ahamilton
 Form ID: 309A

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Sep 01, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2016.

db +Tracey L. Grady, 1103 Chesapeake Court, Palatine, IL 60074-3142
 jdb +Patrick G. Grady, 414 Gregory Ave. #1C, Glendale Heights, IL 60139-2323
 24852969 +Citibank, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
 Saint Louis, MO 63179-0040
 24852970 +Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040,
 St Louis, MO 63179-0040
 24852971 +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,
 Saint Louis, MO 63179-0040
 24852977 +Med Business Bureau, 1460 Renaissance Dr, Suite 400, Park Ridge, IL 60068-1349
 24852981 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
 Frederick, MD 21701)
 24852983 +Xceed Financial, 2195 Monterery Hwy Ste 50, San Jose, CA 95125-1069

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: randall@wolfflaw.com Sep 02 2016 02:20:42 Randall A Wolff,
 Randall A. Wolff & Associates, Ltd., 3325 N Arlington Heights Road #500,
 Arlington Heights, IL 60004
 tr +EDI: FDPLEIBOWITZ.COM Sep 02 2016 01:38:00 David P Leibowitz, ESQ, Lakelaw,
 53 West Jackson Boulevard, Suite 1610, Chicago, IL 60604-3747
 24852966 +EDI: BANKAMER.COM Sep 02 2016 01:38:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
 Greensboro, NC 27420-6012
 24852967 +EDI: CAPITALONE.COM Sep 02 2016 01:38:00 Capital One, Po Box 30285,
 Salt Lake City, UT 84130-0285
 24852968 +EDI: CHASE.COM Sep 02 2016 01:38:00 Chase, Attn: Correspondence Dept, Po Box 15298,
 Wilmington, DE 19850-5298
 24852972 +EDI: WFNNB.COM Sep 02 2016 01:38:00 Comenity Bank/Roamans, Po Box 182125,
 Columbus, OH 43218-2125
 24852973 +EDI: WFNNB.COM Sep 02 2016 01:38:00 Comenity Bank/womnwt, Po Box 182125,
 Columbus, OH 43218-2125
 24852974 +E-mail/Text: bknoticing@grantweber.com Sep 02 2016 02:36:32 Grant & Weber,
 Attn: Bankruptcy, 26575 W. Agoura Rd., Calabasas, CA 91302-1958
 24852975 +EDI: CBSKOHL'S.COM Sep 02 2016 01:38:00 Kohls/Capital One, Po Box 3120,
 Milwaukee, WI 53201-3120
 24852976 +EDI: RESURGENT.COM Sep 02 2016 01:38:00 LVNV Funding, Po Box 10497,
 Greenville, SC 29603-0497
 24852978 +E-mail/Text: collections@inlandgroup.com Sep 02 2016 02:38:32 Stonegate Apartments,
 440 Gregory Drive, Glendale Heights, IL 60139-2302
 24852979 +EDI: USAA.COM Sep 02 2016 01:38:00 Usaa Savings Bank, 10750 Mcdermott,
 San Antonio, TX 78288-1600
 24852980 +EDI: WFFC.COM Sep 02 2016 01:38:00 Wells Fargo Bank Card, Mac F82535-02f, Po Box 10438,
 Des Moines, IA 50306-0438
 24852982 +EDI: WFFC.COM Sep 02 2016 01:38:00 Wffnb Dual L, Po Box 94498, Las Vegas, NV 89193-4498
 TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2016

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: ahamilton
Form ID: 309A

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Total Noticed: 22

Date Rcvd: Sep 01, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2016 at the address(es) listed below:

David P Leibowitz, ESQ dleibowitz@lakelaw.com,
il64@ecfcbis.com;ECF@lakelaw.com;dl@trustesolutions.com;dl@trustesolutions.net
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Randall A Wolff on behalf of Debtor 2 Patrick G. Grady randall@rwofffllaw.com,
ellen@rwofffllaw.com
Randall A Wolff on behalf of Debtor 1 Tracey L. Grady randall@rwofffllaw.com,
ellen@rwofffllaw.com

TOTAL: 4